

Exhibit "4"

UNITED STATE BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK

In re:

JOHN C. SZUMOWSKI,

Debtor.

Chapter 13
Case No. 10-12431

Hon. Robert E. Littlefield
U.S. Bankruptcy Judge

AFFIDAVIT.

STATE OF CALIFORNIA)

COUNTY OF VENTURA)

CAROLIN HOFF, being duly sworn, deposes and says:

1. I am a Bankruptcy Litigation Specialist Team Lead with BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP("BAC"). As such, I am fully familiar with the facts and circumstances contained herein. Additionally, I have access to the books and records pertaining to this matter.

2. BAC Home Loans Servicing, LP maintains a business address at 400 National Way, Simi Valley, California. I am fully familiar with the facts set forth herein, and I am authorized to make this affidavit on behalf of BAC.

3. BAC is the current holder of the Note and accompanying mortgage obligation dated September 9, 2004 (the "Note" and "Mortgage") secured by real property commonly known as 2484 Ridge Road, Scotia, NY, and in the original principal amount of \$125,000.00. Said Note was executed by John Szumowski and Catherine Szumowski to Home Funding Finders, Inc., and said Mortgage was made by John Szumowski and Catherine Szumowski to MERS as nominee for Home Funding Finders, Inc. Said mortgage was assigned by MERS to

Countrywide Home Loans, Inc. by assignment dated June 30, 2008 and recorded in the Office of the County Clerk of Schenectady County on July 15, 2008. A copy of the Note, Mortgage, and Assignment are attached hereto as Exhibit A.

4. BAC Home Loan Servicing, LP properly filed a claim against the property that is the subject of this mortgage.

5. Home Funding Finders brokered the loan on behalf of Countrywide Home Loans, Inc. The Note was endorsed in blank by Home Funding Finders. Upon closing, Countrywide Home Loans, Inc. became the holder of the Note.

6. Countrywide Home Loans, Inc. is a direct subsidiary of Countrywide Financial Corporation that is 100% owned by Bank of America Corporation.

7. In 2008, Countrywide Home Loans, Inc. entered into an agreement with Countrywide Home Loans Servicing, L.P. to transfer all servicing rights to Countrywide Home Loans Servicing, L.P. Countrywide Home Loans Servicing, L.P. subsequently changed its name to BAC Home Loans Servicing, L.P.

8. Upon review of the business records, I have determined that BAC is in possession of the original Note.

BAC Home Loans Servicing, LP fka
Countrywide Home Loans Servicing, LP


By: Carolyn Hoff

Subscribed and sworn to (or affirmed) before me on this
4th day of January, 2011, by Carolyn Hoff, proved to me on the
basis of satisfactory evidence to be the person who appeared before me.


Notary Public

